

FIG. 1

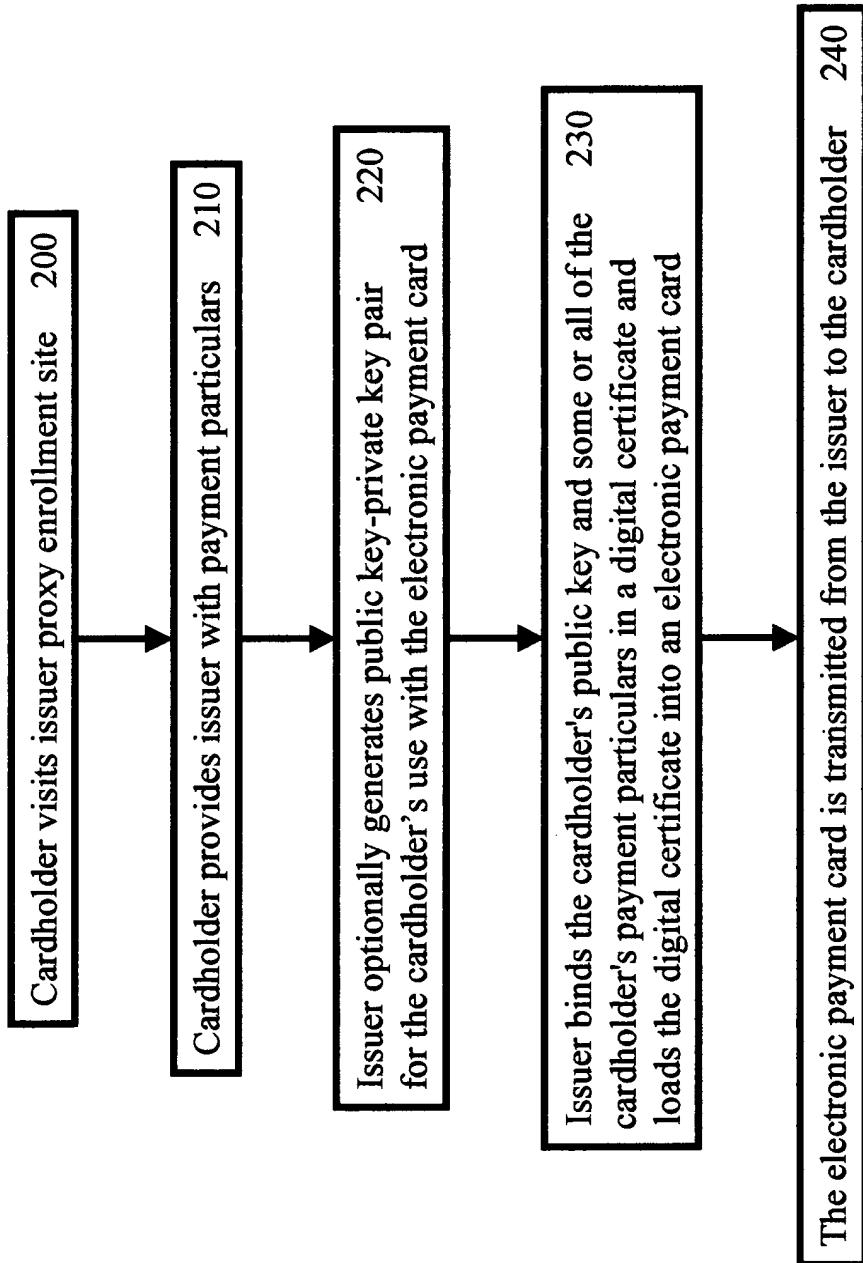


FIG. 2

Electronic payment card (optionally access code protected) :

Cardholder's  
private key  
(optionally  
access code  
protected)

Cardholder's digital certificate,  
portions of which are  
encrypted with a domain key,  
comprising:

- Cardholder's public key

Some or all of cardholder's  
payment particulars  
(e.g., PIN, conventional payment  
card number, etc.)

FIG. 2A

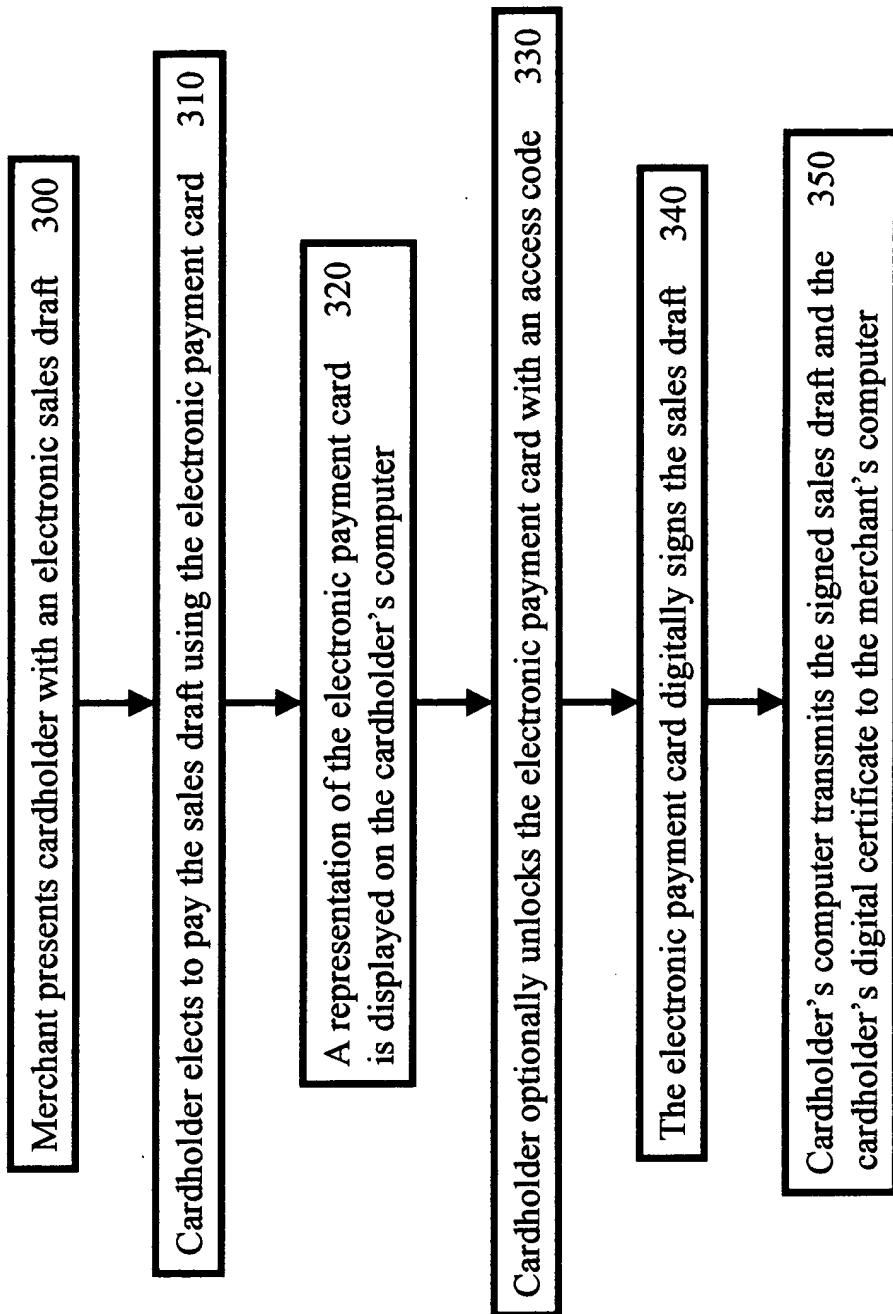


FIG. 3

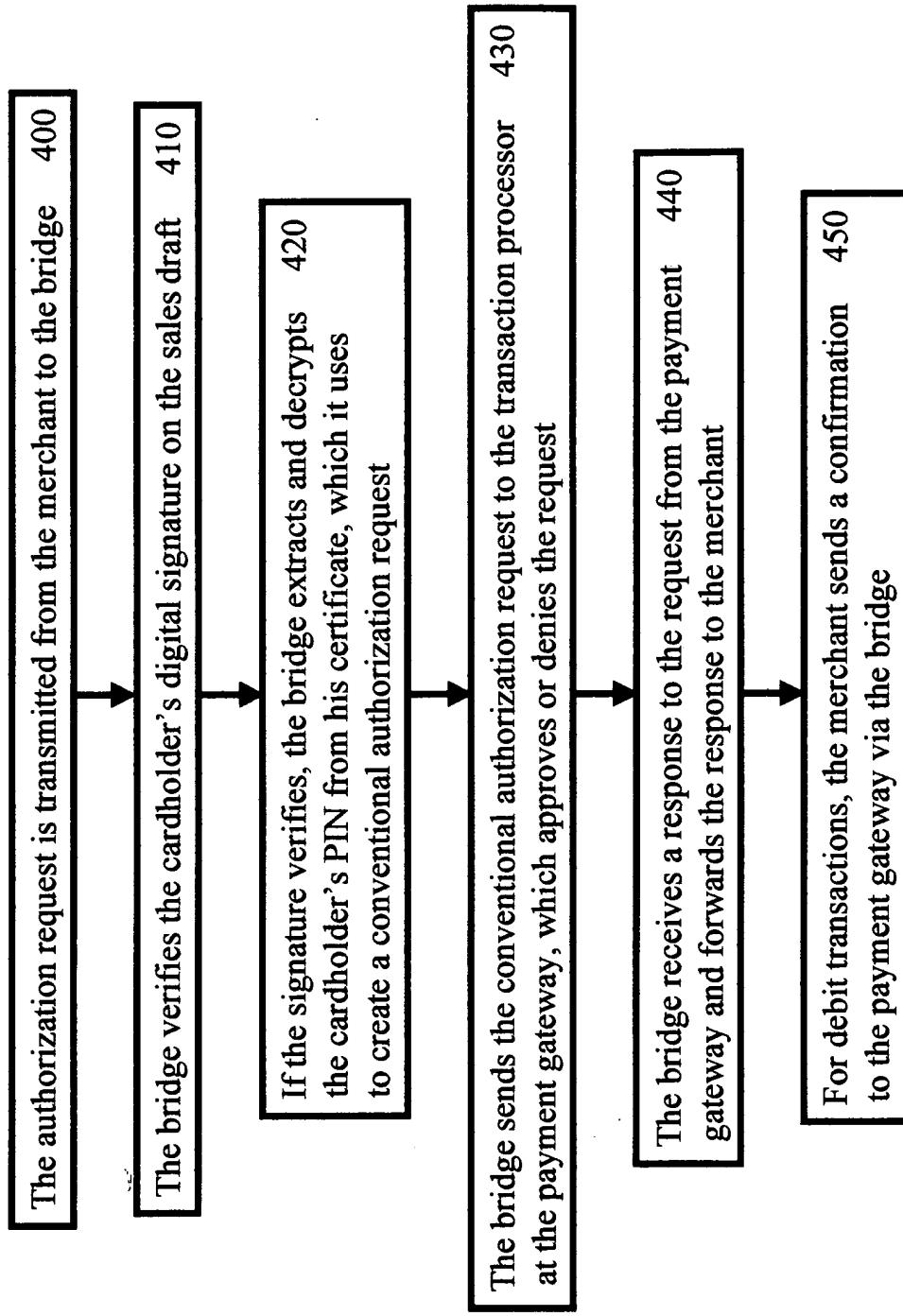


FIG. 4